



# TRAVEL INSURANCE

## Policy Wording

Together, all the way.



# Cigna Travel Insurance Policy Wording

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**CIGNA TRAVEL INSURANCE**



0800 881 675



[www.cigna.co.nz](http://www.cigna.co.nz)



[contactus.nz@cigna.com](mailto:contactus.nz@cigna.com)



# 1. Introducing Your Policy

**Cigna travel insurance is designed to take care of You, Your family and Your belongings if the unexpected happens while You're on holiday.**

This is Your Cigna travel insurance Policy. Please read this document and Your Policy Summary carefully. It's important You understand all Your Policy documents as they are the contract between You and Cigna. If You have any questions about Your Policy, **please contact Us on 04 897 4005 or 0800 881 675.**

Your Insurance is provided and underwritten by Cigna Life Insurance New Zealand Limited (Cigna). Only Cigna can approve and accept Your Policy and will be responsible for administration, claims and other matters relating to Your Policy.

Some terms are shown with capital letters throughout this document – these terms have specific meanings and are defined in Part 6: Some terms defined.

## Cover details

You are covered, subject to the Policy terms and conditions, for travel to the region You have chosen and which is listed on Your Policy Summary. Here are the regions:

### **Australia & South Pacific Islands:**

American Samoa, Australia, Bali, Cook Islands, Fiji, French Polynesia, New Caledonia, Niue, Norfolk Island, Samoa, Tahiti, Tonga & Vanuatu

### **Worldwide excluding:**

All countries in the world except the USA, Canada, Japan, Singapore & Antarctica

### **Worldwide:**

All destinations.

If You stop over in the USA, Canada, Japan or Singapore for more than 24 hours, please choose 'Worldwide' cover.

## Cover Period

Cover for cancellation and changes – before You start Your Trip, starts on the date that You buy Your Policy. Cover for all other benefits starts on the day You start Your Trip.

Your cover will end on the date chosen by You and shown on Your Policy Summary, or when You return to Your home in New Zealand, whichever is earlier.

You must buy Your Policy before Your Trip starts.

You can apply to have Your cover extended, prior to Your Trip commencing, up to a maximum of 365 days.

**Please call Us on 04 897 4005 or 0800 881 675.**

## Free look period and Cancellation

Because it's important that You're entirely satisfied with Your travel cover, We offer a seven day free look period starting from the date You purchased the Policy. If You want to cancel Your Policy for any reason, please call Our customer service team.

If You cancel Your Policy during the free look period, We'll refund Your premium.

There is no refund available:

- after the seven day free look period,
- once Your Trip has started, or
- if You make a claim on Your Policy.

## What We expect from You

**You must be open and honest in all dealings with Cigna.**

We rely on the information You give Us to cover You and pay any claims.

If You don't give Us all the information We ask for or any other Material Information during Your application process or when You change Your Policy later on, We may decline Your claim, cancel Your Policy from the date You purchased Your Policy, and/or retain all or some of Your premiums.

If You give Us false or incorrect information in support of a claim We may decline Your claim and/or cancel Your Policy.

You must check before Your departure that countries You are travelling to are not classified as 'Extreme Risk' by the Ministry of Foreign Affairs & Trade (MFAT). Please visit [safetravel.govt.nz](http://safetravel.govt.nz) for the most recent list or call Us for advice.

You need to tell Us about any Changes in Your Health including changes to Your Covered Conditions or any Illness or Injury You have before You start Your Trip so We can check if they affect Your cover. If You don't tell us about Changes in Your Health you may not have cover for:

- Your Covered Conditions previously disclosed
- any Illness or Injury You had before the start of Your trip
- any related conditions.

## Standard Policy excess

There is a policy excess of \$100 per event for all claims except for emergency inpatient hospitalisation. You can choose not to have any excess on Your Policy during Your application, for an additional premium.

## 2. How to make a Claim

**If You need emergency assistance while You're overseas call Our emergency assistance provider, First Assistance on +64 9 347 1115. They're available to help You anytime, 24/7.**

**For non-emergencies while You're overseas call Us on +64 4 897 4005.**

### Making a claim during Your Trip

#### **For medical emergencies:**

If You are taken by ambulance to hospital following an emergency call, You or a Travelling Companion must call First Assistance as soon as possible once You have been admitted to hospital.

#### **For non-emergencies:**

If You need to consult a registered medical practitioner or need to go to hospital or a clinic, call First Assistance, and We can guide You to the safest and most appropriate place of treatment.

Our highly experienced team is available 24 hours a day, 7 days a week to help You. Our aim is to make sure You get the best treatment available to You.

Our first steps will always be to:

- Confirm You are in a safe place
- Establish the best local treatment available to You
- Consider Your health and best interests.

### Making a claim before or after Your Trip

If You need to make a claim before or after Your Trip, please call Us on **04 897 4005** or **0800 881 675** or email Us at **[travelclaims@cigna.com](mailto:travelclaims@cigna.com)**

If You are able to claim back any part of a claim from a transport provider, accommodation supplier, ACC, another insurance policy, a credit card company, a bank, or any other supplier or person, You must do this in the first instance and advise Us of the details. In this circumstance We will only pay the difference between Your loss and the amounts You are entitled to receive.

### 3. Quick Cover Guide

Here is a summary of Your cover. You'll find the table below lists the benefits covered by Your Policy, what the limits are for each benefit and some of the exclusions and conditions. Later in the document We'll give You full details of what You are specifically covered for and what is not covered under these benefits.

Section		Benefit	Summary of important conditions and exclusions that apply	Cigna Comprehensive travel insurance limits		Excess
				Individual	<ul style="list-style-type: none"> <li>• Couple</li> <li>• One adult traveling with children</li> <li>• Family</li> </ul>	
<b>1. CHANGES TO YOUR TRIP</b>	<b>Before Your trip</b>	<b>Cancellation and changes to Your Trip</b> If You have to cancel or change Your Trip because of circumstances beyond Your control.	You're not covered for <ul style="list-style-type: none"> <li>• claims relating to Pre-existing Conditions not listed in the Policy Summary as Covered Conditions</li> <li>• Your decision not to travel or the decision not to travel by anyone who is travelling with You (unless the Policy states otherwise)</li> <li>• Your failure to check-in or board at the correct time for Scheduled Transport services</li> <li>• Your failure to arrange, confirm and carry Your visas, passports, tickets, or any other bookings You need</li> <li>• costs recoverable from the transport provider or any other company responsible for providing the service</li> </ul>	Up to a maximum of \$100,000 per Policy	Up to a maximum of \$200,000 per Policy	\$100
	<b>During Your Trip</b>	<b>Cancellation and changes to Your Trip</b> If You have to cut short Your Trip because of circumstances beyond Your control.	You're not covered for <ul style="list-style-type: none"> <li>• claims relating to Pre-existing Conditions not listed in the Policy Summary as Covered Conditions</li> <li>• Your decision to make changes to Your Trip or the decision to make changes to the Trip by anyone who is travelling with You (unless the Policy states otherwise)</li> <li>• Your failure to check-in or board at the correct time for Scheduled Transport services</li> <li>• Your failure to arrange, confirm and carry Your visas, passports, tickets, or any other bookings You need</li> <li>• costs recoverable from the transport provider or any other company responsible for providing the service</li> </ul>	Up to a maximum of \$100,000 per Policy	Up to a maximum of \$200,000 per Policy	\$100
	<b>During Your Trip</b>	<b>Travel Disruption and Missed Departure</b> Cover for Your extra travel expenses if You miss a connection during Your Trip	You're not covered for <ul style="list-style-type: none"> <li>• claims relating to Pre-existing Conditions not listed in the Policy Summary as Covered Conditions</li> <li>• any missed departure or disruption not caused by circumstances beyond Your control</li> <li>• Your failure to arrange, confirm and carry Your visas, passports, tickets, or any other bookings You need</li> <li>• costs recoverable from the transport provider or any other company responsible for providing the service</li> </ul>	Up to a maximum of \$10,000 per Policy	Up to a maximum of \$10,000 per person, per Policy	\$100
	<b>During Your Trip</b>	<b>Travel Delay</b> Cover for Your extra accommodation, travel and living expenses if Your transport is delayed	The delay must be beyond Your control and last longer than 12 hours	Up to \$200 per day, to a maximum of \$10,000 per Policy	Up to \$200 per person per day, to a maximum of \$10,000 per Policy	\$100

Section		Benefit	Summary of important conditions and exclusions that apply	Cigna Comprehensive travel insurance limits		Excess
				Individual	<ul style="list-style-type: none"> <li>• Couple</li> <li>• One adult traveling with children</li> <li>• Family</li> </ul>	
<b>2. BAGGAGE, PERSONAL ITEM AND TRAVEL DOCUMENTS</b>	<b>During Your Trip</b>	<b>Baggage, Personal Items and Travel Documents</b> Cover if Your personal items or baggage are lost, stolen or damaged. This includes cover for the cost of replacing Your passport and travel documents if they are lost, stolen or damaged.	<ul style="list-style-type: none"> <li>• You must report all losses to the police or appropriate authorities within 24 hours of discovery or as soon as reasonably possible after that and get a written report</li> <li>• You're not covered for Your passport, travel documents or any valuables left Unattended at any time unless in a hotel safe or safety deposit box</li> <li>• You're not covered for baggage left Unattended anywhere</li> </ul>	\$20,000 maximum per Policy Subject to \$2,000 per item  Up to the value You chose for Specified Items declared	\$40,000 maximum per Policy Subject to \$2,000 per item  Up to the value You chose for Specified Items declared	\$100
	<b>During Your Trip</b>	<b>Baggage Delay</b> Cover if Your baggage is delayed by Your transport provider	<ul style="list-style-type: none"> <li>• The delay must be more than 12 hours</li> <li>• We will reimburse You for the replacement of essential items of clothing and toiletries</li> <li>• You're not covered for make-up, perfume, jewellery, electronic equipment, hair dryers or straighteners or alcohol</li> </ul>	Maximum \$750 per Policy	Maximum \$750 per Policy	\$100
<b>3. CASH</b>	<b>During Your Trip</b>	<b>Cash</b> Cover if Your cash, travellers cheques or bank cards are lost or stolen	<ul style="list-style-type: none"> <li>• You must report all losses to the police within 24 hours of discovery or as soon as reasonably possible after that and get a written report</li> <li>• You're not covered for any items left Unattended</li> </ul>	Maximum \$750 per Policy	Maximum \$750 per Policy	\$100
<b>4. MEDICAL TREATMENT AND EXPENSES</b>	<b>During Your Trip</b>	<b>Medical Treatment</b> Covers You if You have an Injury or Illness while on Your Trip	You're not covered for <ul style="list-style-type: none"> <li>• claims relating to any Pre-existing Conditions not listed in the Policy Summary as Covered Conditions</li> <li>• any costs which are covered under a reciprocal health agreement between the New Zealand Government and the country where You are treated</li> <li>• any hospitalisation or surgical treatment You have without getting prior approval from Cigna</li> </ul>	Unlimited	Unlimited	Nil for any claim where You are hospitalised for more than 24 hours. \$100 for all other claims.
	<b>During Your Trip</b>	<b>Cash allowance while in hospital</b> You're covered if You are hospitalised for medical treatment	You be hospitalised for more than 24 hours and have a valid medical treatment claim	\$50 per day up to \$5,000 per person	\$100 per day up to \$10,000 per Policy	\$100
	<b>After Your trip</b>	<b>Follow up treatment</b> Cover for follow up medical treatment in New Zealand	<ul style="list-style-type: none"> <li>• You're not covered for treatment for an Illness or Injury that is not covered under Medical Treatment</li> <li>• Follow up treatment is covered for up to 3 months after You return to New Zealand</li> </ul>	Up to \$1,500 per Policy	Up to \$1,500 per person per Policy	\$100
	<b>During Your Trip</b>	<b>Medical Evacuation and Repatriation</b> Cover to return You to New Zealand (or to another country) for further treatment if You are medically fit to travel	We will deduct the cost of a one way fare if You didn't have a return ticket or You cancelled Your return ticket	Reasonable Expenses	Reasonable Expenses	\$100

Section		Benefit	Summary of important conditions and exclusions that apply	Cigna Comprehensive travel insurance limits		Excess
				Individual	<ul style="list-style-type: none"> <li>• Couple</li> <li>• One adult traveling with children</li> <li>• Family</li> </ul>	
4. MEDICAL TREATMENT AND EXPENSES	During Your Trip	<b>Emergency dental treatment</b> You are covered for emergency dental treatment during Your Trip	Treatment must be needed for <ul style="list-style-type: none"> <li>• the relief from sudden and acute pain</li> <li>• immediate treatment for Your teeth because of an Injury</li> </ul>	Up to \$1,500 per Policy	Up to \$1,500 per person, per Policy	\$100
	During Your Trip	<b>Burial expenses &amp; repatriation of body</b> We will arrange and pay for the cremation of, burial of, or return of Your body to New Zealand.	<ul style="list-style-type: none"> <li>• You are covered in the event of Your death because of sudden and unforeseen events during Your Trip</li> </ul>	Up to \$15,000 per Policy	Up to \$15,000 for each deceased	\$100
5. RENTAL VEHICLE	During Your Trip	<b>Rental Vehicle Excess Waiver</b> Cover for Your Rental Vehicle excess if the vehicle You hired is damaged or stolen	You're not covered if <ul style="list-style-type: none"> <li>• You are in breach of any local driving laws or rules</li> <li>• You have not hired from a licensed Rental Vehicle company</li> <li>• You have violated the terms of the Rental Vehicle agreement</li> <li>• You did not take up the Rental Vehicle company's motor insurance for the duration of the rental period</li> <li>• the Rental Vehicle is being driven by anyone not named on the Policy Summary</li> </ul> You're not covered for <ul style="list-style-type: none"> <li>• damages, compensation or legal expenses that You become liable for because of the use of a Rental Vehicle, causing Injury (including death) of another person or loss or damage to property other than Your Rental Vehicle</li> </ul>	Up to \$2,500 per Policy	Up to \$2,500 per Policy	\$100
	During Your Trip	<b>Costs to return Your Rental Vehicle</b> Cover for costs to return the Rental Vehicle to the rental company if: <ul style="list-style-type: none"> <li>• it's damaged and can't be driven</li> <li>• You are unable to drive it due to Illness or Injury</li> <li>• You die</li> </ul>	You're not covered if <ul style="list-style-type: none"> <li>• You are in breach of any local driving laws or rules</li> <li>• You have not hired from a licensed Rental Vehicle company</li> <li>• You have violated the terms of the Rental Vehicle agreement</li> <li>• You did not take up the Rental Vehicle company's motor insurance for the duration of the rental period</li> <li>• the Rental Vehicle is being driven by anyone not named on the Policy Summary</li> </ul> You are not covered for <ul style="list-style-type: none"> <li>• damages, compensation or legal expenses that You become liable for because of the use of a Rental Vehicle, causing Injury (including death) of another person or loss or damage to property other than Your Rental Vehicle</li> </ul>	Up to \$1,000 per Policy	Up to \$1,000 per Policy	\$100

Section		Benefit	Summary of important conditions and exclusions that apply	Cigna Comprehensive travel insurance limits		Excess
				Individual	<ul style="list-style-type: none"> <li>• Couple</li> <li>• One adult traveling with children</li> <li>• Family</li> </ul>	
<b>6. PERSONAL LIABILITY</b>	<b>During and after Your Trip</b>	<p><b>Legal Liability</b></p> <p>Cover if You are legally liable for damages, compensation or legal expenses due to negligence causing:</p> <ul style="list-style-type: none"> <li>• Accidental Death</li> <li>• Injury</li> <li>• Loss to property</li> <li>• Damage to property</li> </ul>	<p>You're not covered if</p> <ul style="list-style-type: none"> <li>• You admit fault or liability to anyone without Our prior written consent</li> <li>• legal liability is not established in a New Zealand court or in a court of the country in which the event occurred</li> </ul> <p>You're not covered for liability arising from or connected to</p> <ul style="list-style-type: none"> <li>• the ownership, possession or use of vehicles, aircraft or watercraft</li> <li>• land or building owned, or held in trust by You or in Your custody and control</li> <li>• the use of firearms</li> <li>• any work, occupation, business or profession</li> <li>• employer liability or contractual liability to any member of Your Immediate Family</li> <li>• legal costs resulting from any criminal proceedings</li> <li>• wilful, malicious or unlawful acts by You or any member of Your Immediate Family</li> <li>• Injury to any member of Your Immediate Family that lives with You</li> <li>• damage caused by animals belonging to You or in the care, custody or control of You or any member of Your Immediate Family</li> <li>• any damages, compensation and legal expenses for which You become liable because of the use of a Rental Vehicle causing Injury (including death) of another person or loss or damage to property other than Your Rental Vehicle</li> </ul>	Up to \$2.5 million per Policy	Up to \$2.5 million per Policy	\$100
	<b>During Your Trip</b>	<p><b>Legal Expenses for False Arrest</b></p> <p>Cover for Your legal costs if You are wrongfully detained or falsely arrested</p>	We will cover Your reasonable legal expenses	Up to \$10,000 per Policy	Up to \$10,000 per Policy	\$100
<b>7. ACCIDENTAL DEATH</b>	<b>During Your Trip</b>	<p><b>Accidental Death</b></p> <p>Cover for Your Accidental Death caused by an Injury during Your Trip</p>	<p>You're not covered for</p> <ul style="list-style-type: none"> <li>• death because of an Illness or natural cause</li> <li>• death that happens 12 months or more after Your Injury</li> </ul>	\$50,000 per Policy	\$50,000 per person, up to \$100,000 per Policy	\$100
	<b>During Your Trip</b>	<p><b>Legal Expenses relating to death</b></p> <p>Cover for legal expenses incurred in seeking compensation for Your Accidental Death</p>	You must have a valid Accidental Death Claim	Up to \$3,000 per Policy	Up to \$3,000 per Policy	\$100

## 4. What You're not covered for

**Please read this section carefully as We don't want You to be caught out on holiday with unexpected costs. These are general exclusions that apply to all sections of Your Policy. Additional exclusions that are specific to a benefit are listed with the benefit.**

If You travel to any countries or destinations where a travel advisory risk rating of 'Extreme' was published on the New Zealand Ministry of Foreign Affairs and Trade (MFAT) website ([safetravel.govt.nz](http://safetravel.govt.nz)), prior to the start date of Your Trip, You will not have any cover under Your Policy.

### What You're not covered for

- The loss of points from any loyalty programme, if You had to cancel or change a Trip that You paid for fully or partly with these points.
- The cost of a one way fare to New Zealand if We have to return You to New Zealand and You did not hold a return ticket or cancelled Your return ticket.
- Travelling specifically for the purpose of medical treatment, or where this is one of the purposes, including but not limited to elective or cosmetic treatment, and/or surgery, including any complications that arise from any such treatment.

We will not pay a claim that was directly or indirectly caused by:

- Any Pre-existing Conditions not listed in the Policy Summary as Covered Conditions.
- Any medical conditions or symptoms of Your travelling companions or Immediate Family in New Zealand that You knew about before You purchased Your Policy that could reasonably be expected to cause You to make Changes to Your Trip.
- An illegal or criminal act committed by You.
- Any event relating to Family living outside of New Zealand.

- Symptoms that You were:
  - under investigation/referral for, or
  - waiting for any tests or test results for,before the start of Your Trip
- Conditions that You were on a waiting list for, or are scheduled to have a medical procedure for (including overnight or day surgery) before the start of Your Trip
- Pregnancy. However, if Your pregnancy was without complication prior to buying Your Policy We will cover medical complications as a result of Illness or emergency medical treatment up to and including the 21st week of pregnancy.
- The breakdown or dissolution of any personal or family relationship.
- Events that happen to animals that belong to You or any related party.
- Intentional self-inflicted Illness or Injury, suicide or attempted suicide.
- Alcohol or drugs taken by You or a member of Your Immediate Family (unless prescribed and taken as directed by a registered medical practitioner).
- People You invite to Your accommodation or You visiting the accommodation of people You don't know.
- Hitch-hiking
- Elective or cosmetic treatment, including any complications that arise from any such treatment.
- Travel by air or sea except as a fare paying passenger on a Scheduled Transport service or aboard a charter vessel where crew are included, and which are operating within coastal waters, or sightseeing air tours from one location back to that location.
- Activity as an aircraft crew member. This includes anyone in control of a device that leaves the ground.
- Participation in Hazardous Activities
- If You haven't purchased a business extension, any work or business related activity, including missionary work, volunteer work, Hazardous Work, manual work, attending a conference, trade fair, business training course or business meeting.

- If You have purchased a business extension, You are not covered for missionary work, volunteer work, work experience, Hazardous Work or manual work
- Events related to a governmental or official authority directive, restriction, prohibition, quarantine, or detention, including border closures and seizures by government authorities.
- Riot or civil commotion unless You have already left New Zealand prior to the riot or civil commotion and You take reasonable steps as soon as You can to avoid these or related risks.
- Riding or pillion on a scooter, moped or motorcycle with an engine capacity of more than 200cc.
- Riding or pillion on a scooter, moped or motorcycle with an engine capacity of less than 200cc without a helmet and the driver not holding the required motor vehicle licence in New Zealand.
- You travelling to a country engaged in War or any act of War, invasion, act of foreign enemy, hostilities, strike, riot and/or civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power.
- Acts of foreseeable violence or involving military operations.
- Nuclear weapons materials or ionising radiation or contamination of radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall mean any self-sustaining process of nuclear fusion or fission.
- Intentionally or recklessly placing Yourself in situations or undertaking activities, which pose a risk to Your personal safety (except in an attempt to save a human life) or the safety of Your baggage, personal items or travel documents.
- Your refusal to return to New Zealand after the date when You may, in the opinion of Our medical adviser, have safely been evacuated to New Zealand at Our cost.
- Any claim where Our reasonable instructions or those of Our authorised agents have not been followed.
- Services provided by a family member or friend such as accommodation or health care.

- Events including but not limited to:
  - a natural disaster,
  - weather event or
  - strike
 that was in the public domain and reasonable for You to know about before You purchased Your Policy that could reasonably be expected to cause You to make a claim.
- Travel to any countries or destinations that have suffered an event, including but not limited to:
  - a natural disaster,
  - weather event or
  - strike
 prior to the start date of Your Trip that could reasonably be expected to cause You to make a claim.

## 5. Benefits

**In the following Sections, You'll find the specific cover and exclusions for all the benefits of Your Policy. Please see the Quick Cover Guide at the start of Your Policy wording for Your limits and excesses.**

### 5.1 Changes to Your Trip

#### What You're covered for

##### ***Cancellation and changes – Before You start Your Trip***

You are covered for non-refundable travel and accommodation deposits or payments if You have to cancel or change Your travel arrangements before Your Trip because of:

- Your unexpected death, or the unexpected death of Your Travelling Companion(s) or an Immediate Family member in New Zealand
- serious Injury or Illness to You or Your Travelling Companion(s). The condition suffered must mean You or Your Travelling Companion is not medically fit to travel
- serious Injury or Illness to an Immediate Family member in New Zealand

- jury service (that You have applied to be excused from and this has been refused)
- serious damage to Your home in New Zealand because of fire, flood or any natural disaster outside human control
- a natural disaster, weather event or strike
- a country or destination being reclassified as Extreme Risk by MFAT after Your purchase of this Policy

### **Cancellation and changes – During Your Trip**

You are covered for the unused and non-refundable portion of Your travel paid for in advance by You, or any additional accommodation and travel expenses You have to pay if You have to make changes to Your Trip or return to New Zealand early because of:

- Your unexpected death, or the unexpected death of Your Travelling Companion or an Immediate Family member in New Zealand
- serious Injury or Illness to You or Your Travelling Companion. The condition suffered must mean You or Your Travelling Companion is not medically fit to continue to travel
- serious Injury or Illness to an Immediate Family member in New Zealand
- serious damage to Your home in New Zealand because of fire, flood or any natural disaster outside human control
- a country or destination being reclassified as Extreme Risk by MFAT after Your purchase of this Policy
- a natural disaster, weather event or strike
- a Stolen Passport (supported by suitable evidence)

### **Travel Disruption and Missed Departure – During Your Trip**

You are covered up to the amount shown under the Quick Cover Guide for any extra transport expenses You have to pay to reach Your planned destination if You miss a planned scheduled connection during Your Trip because of:

- a failure of public transport
- major unforeseen traffic delays
- an accident to or breakdown of the vehicle You are travelling in

- strike, industrial action or adverse weather conditions
- a natural disaster
- a country or destination being re-classified as Extreme Risk by MFAT after Your purchase of this Policy
- a Stolen Passport (supported by suitable evidence)

### **Travel Delay – During Your Trip**

You are covered up to the amount shown under the Quick Cover Guide for extra accommodation, transport and living expenses You have to pay if Your Scheduled Transport is delayed. The delay must be:

- unforeseen and beyond Your control; and
- more than 12 hours in duration

### **Travel agents cancellation fees**

You are covered for Your reasonable Travel Agent cancellation fees if You have to cancel or change Your Trip and You have a valid claim because of cancellation or changes to Your Trip.

## **What You're not covered for**

- Any costs recoverable from a transport provider, accommodation provider, another insurance policy, a credit card company, a bank or any other supplier.
- Your decision not to travel or the decision not to travel by any other person who is travelling with You.
- Any claims caused or contributed to by You travelling against medical advice.
- Your failure to check-in or board at the correct time for Scheduled Transport services, or to arrange, confirm and carry Your visas, passports, tickets, or any other bookings You need.
- The error, default or Financial Collapse of any service provider.
- A Human Pandemic Illness or the threat or perceived threat of any Human Pandemic Illness.
- Your failure to have a confirmed seat, booking or reservation, including travelling on stand by tickets, or not arranging Your return tickets within the period of travel stated in Your open ticket.

- Payments for sporting events, concerts, shows, ceremonies or receptions, including wedding festivities and cultural events.
- Any claims arising from an event or situation known prior to Your purchase of this Policy causing or contributing to a country or destination to be reclassified as Extreme Risk by MFAT.

## 5.2 Baggage, Personal Items and Travel Documents

### What You're covered for

You are covered up to the amount shown under the Quick Cover Guide for damage to or loss or theft of Your Baggage, personal items and travel documents during Your Trip.

We will repair, replace or pay You the original purchase price less an allowance for Depreciation up to a maximum of \$2,000 per item, or up to the value chosen and shown on Your Policy Summary for Specified Items.

If You have purchased a business extension, You are also covered for business equipment property of Your company, business samples and tools of Your trade.

We will also reimburse You the Reasonable Expenses for replacing Your passport and travel documents if they are lost, stolen or damaged during Your Trip.

You'll need to prove that You were on Your Trip at the time of the loss, theft or damage, by providing suitable evidence.

### What You're not covered for

Any costs recoverable from a transport provider, accommodation provider, another insurance policy, a credit card company, a bank, or any other supplier.

You're not covered for loss, theft or damage to Your Baggage, personal items or travel documents if they are:

- left Unattended in a Public Place
- left in an unlocked vehicle
- left Unattended in a vehicle (including taxis)
- left in unlocked premises

- valuables not carried on Your person when using a transport provider, unless outside Your control
- valuables left in Your accommodation where a safe has been provided and You fail to use it
- left as unaccompanied baggage
- sporting equipment or bicycles damaged while in use
- the electrical or mechanical breakdown of any personal item or software or programmed data
- household effects, breakage of glass, fragile or brittle items (except for photographic or video equipment, electronic equipment, binoculars, spectacles, contact lenses or hearing aids), depreciation, moth, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric or climatic conditions, action of light or manufacturing defects
- from fraudulent use of credit cards, bank cards, mobile phones or any data based devices
- goods which are intended for sale or trade or as trade samples (this exclusion does not apply if You have purchased a business extension)
- motor vehicles, scooters, mopeds, motorcycles, trailers, caravans, watercraft, aircraft (or other aerial device) or the parts of any of these
- laptops, personal computers, tablets, phones or cameras packed in checked luggage when using a transport provider unless required by the transport provider
- warranties, postage or insurance premiums paid on personal items
- Your Travelling Companion's personal items
- travel documents sent by postal or courier service

You need to report all losses to the police or appropriate authorities within 24 hours of discovery or as soon as reasonably possible and get a written report.

You'll need to give Us proof of ownership and value for Your lost or stolen Baggage and personal items for Your claim.

For Specified Items We'll need an original receipt, a recent valuation or documentation showing the item was specified on Your domestic contents Policy.

Please try to keep Your damaged personal items for potential inspection by Us.

We may choose to repair or replace the Baggage or personal items, or pay You by crediting Your nominated bank account.

### **Baggage Delay**

#### **What You're covered for**

You are covered up to the amount shown under the Quick Cover Guide for the reasonable cost of replacing essential items of clothing and toiletries if Your Baggage is delayed by Your airline for more than 12 hours.

If Your Baggage becomes irretrievably lost any amounts claimable under this benefit will be deducted from Your Baggage loss claim.

When making a claim You need to give Us:

- original receipts for expenses incurred; and
- a delayed Baggage report from the airline.

#### **What You're not covered for**

Any costs recoverable from a transport provider, accommodation provider another insurance policy, a credit card company, a bank, or any other supplier.

You're not covered for: make-up, perfume, cosmetics, jewellery, electronic equipment, hair dryers, hair straighteners or alcohol.

## **5.3 Cash**

#### **What You're covered for**

You are covered up to the amount shown under the Quick Cover Guide for the theft or accidental loss of Your cash (including travellers cheques and bank cards) during Your Trip.

#### **What You're not covered for**

Any costs recoverable from a transport provider, accommodation provider, another insurance policy, a credit card company, a bank, or any other supplier.

You're not covered for loss of cash or travel documents if they are:

- left Unattended in a Public Place
- left in a vehicle overnight
- left in unlocked premises or an unlocked vehicle
- left Unattended in a vehicle (including taxis)
- not carried on Your person when using transport providers
- cash sent by postal or courier service
- bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind
- devaluation of currency or shortages because of an error in a foreign exchange transaction
- Your Travelling Companion's cash.

Loss or theft of cash while in the care of Scheduled Transport providers, hotels, travel or tour operators, must be immediately reported to them. A claim must be lodged with them and a report given to Us, otherwise Your claim may not be paid.

You'll need to give Us proof of ownership and value for Your lost or stolen cash.

You'll need to prove that You were on Your Trip at the Time of the loss or theft, by providing suitable evidence.

## **5.4 Medical Treatment and Expenses**

#### **What You're covered for**

##### **Medical Treatment**

You are covered for Medical Expenses and reasonable additional accommodation and travel expenses if:

- they are a result of an Injury or Illness that You need immediate treatment for by a registered medical practitioner
- the Injury happens during Your Trip
- the Illness happens during Your Trip or is a Covered Condition.

If You are hospitalised, We will consider reasonable additional accommodation and travel expenses for a Travelling Companion or Immediate Family Member to remain with You or travel from New Zealand to be with You. You'll need prior approval for this.

You or someone acting on Your behalf must contact Our emergency assistance provider, First Assistance on **+64 9 347 1115** if You need hospitalisation or surgical treatment during Your Trip.

We may return You to New Zealand (or to another country) for further treatment if You are medically fit to travel. If You decline to return to New Zealand and continue Your Trip against medical advice, We may not be able to cover You for the rest of Your Trip.

If You have to remain overseas beyond Your original return date because of an Illness or Injury covered under this section of the Policy We will auto-extend Your Policy cover until You are medically fit to travel.

### ***Cash allowance while in hospital***

You are covered up to the amount shown under the Quick Cover Guide if You are hospitalised for more than 24 hours during Your Trip, because of medical treatment that is covered above.

### ***Follow up Treatment in New Zealand***

You are covered up to the amount shown under the Quick Cover Guide if You need ongoing medical treatment for an Illness or Injury that is covered above in the 3 months after You return to New Zealand.

### ***Emergency dental treatment***

You are covered for emergency dental treatment during Your Trip to:

- get relief from sudden and acute pain
- get immediate treatment for Your teeth because of an Injury

### ***Burial Expenses and Repatriation of body***

You are covered up to the amount shown under the Quick Cover Guide if while on Your Trip You die because of a sudden and unforeseen event. We will arrange and pay for the reasonable cost of:

- The cremation and/or burial of Your body in the area where the death occurred; or
- the return of Your remains to New Zealand, including the cost of embalming or cremation.

We will also pay for a scheduled return economy flight for an Immediate Family Member to accompany Your remains back to New Zealand.

## **What You're not covered for**

- Any costs recoverable from the Accident Compensation Corporation of New Zealand (ACC), another insurance policy, a credit card company, a bank, or any other supplier or person.
- We will not pay a claim directly or indirectly caused or contributed to by any Pre-existing Conditions not listed in the Policy Summary as Covered Conditions.
- Any costs which are covered under a reciprocal health agreement between the New Zealand Government and the country where You are treated.
- Hospitalisation or surgical treatment You have without getting prior approval from Us.
- Medical expenses You pay for in New Zealand (except if covered by follow up treatment in New Zealand).
- Dental expenses You pay for in New Zealand.
- Routine dental treatment or where the claim results from normal wear and tear.
- Your failure to take reasonable care to get recommended vaccines, inoculations or other medications before Your Trip.
- Private hospital treatment where public hospital treatment is available.
- Private hospital rooms.
- Cosmetic dentistry.
- Expenses or costs charged at above market rates for the goods or services provided, to the extent of the over charge.

## 5.5 Rental Vehicle

### What You're covered for

#### **Rental Vehicle Excess Waiver**

You are covered up to the amount shown under the Quick Cover Guide if the Rental Vehicle You hired is stolen or damaged during Your Trip. We will repay You for any excess payable to the Rental Vehicle company that is not refundable.

#### **Cost to Return Rental Vehicle**

You are covered up to the amount shown under the Quick Cover Guide for Reasonable Expenses to return a Rental Vehicle You hired if:

- it is damaged and cannot be driven
- You are unable to drive because of an Illness or Injury
- You die

### What You're not covered for

#### **You're not covered if:**

- You are in breach of any local driving laws or rules.
- You have not hired from a licensed Rental Vehicle company.
- You have violated the terms of the Rental Vehicle agreement.
- You did not take up the Rental Vehicle company's motor insurance for the duration of the rental period.
- The Rental Vehicle is being driven by anyone not named on the Policy Summary and on the rental vehicle agreement.

## 5.6 Personal Liability

### What You're covered for

#### **Legal Liability**

You are covered up to the amount shown under the Quick Cover Guide if You are legally liable for damages, compensation, or legal expenses as a result of Your negligence during Your Trip, causing:

- Accidental Death or Injury of any person
- Loss of or damage to property

#### **Legal Expenses for false arrest**

You are covered up to the amount shown under the Quick Cover Guide if during Your Trip, You have to pay legal costs as a result of Your false arrest or wrongful detention by any legally recognised foreign government.

We will reimburse Your reasonable legal costs.

### What You're not covered for

#### **You're not covered if:**

- You admit fault or liability to anyone without Our prior written consent.
- Legal liability is not established in a New Zealand court or in a court of the country in which the event occurred

We will not cover You for liability arising out of or in connection with:

- The possession or use of vehicles, aircraft or watercraft.
- Land or buildings owned, or held in trust by You or in Your custody and control.
- The use of firearms outside of a controlled environment.
- Any work, occupation, business or profession.
- Employer liability or contractual liability to any member of Your Immediate Family.
- Legal costs resulting from any criminal proceedings.
- Wilful, malicious or unlawful acts by You or any member of Your Immediate Family.
- Injury to any member of Your Immediate Family that lives with You.
- Damage caused by animals belonging to You or in the care, custody or control of You or any member of Your Immediate Family.
- Any damages, compensation and legal expenses for which You become liable because of the use of a Rental Vehicle causing Injury (including death) of another person or loss or damage to property other than Your Rental Vehicle.

## 5.7 Accidental Death

### What You're covered for

#### **Death Cover**

You are covered up to the amount shown under the Quick Cover Guide, if, during Your Trip, You suffer an Injury causing Accidental Death.

Your Estate will need to provide medical reports and/or certificates to conclusively prove that death arose directly because of an Injury during Your Trip and was accidental.

#### **Legal Expenses Relating to Death:**

You are covered up to the amount shown under the Quick Cover Guide for legal expenses that Your estate pays in seeking compensation following Your Accidental Death, provided that all expenses are paid with Our written consent and We have control over the selection and appointment of Your legal representatives and the conduct of the proceedings.

If Your estate makes a claim under this clause, We have the first right of reimbursement for amounts paid by Us against monies paid or payable to Your estate.

We will only pay claims for legal expenses if Your death is covered under Death Cover.

### What You're not covered for

#### **You're not covered for:**

- death directly or indirectly caused or contributed to by an Illness or natural cause
- death that happens 12 months or more after Your Injury
- legal expenses if there is no reasonable prospect of compensation

## 6. Some terms defined

**We, Us, or Our** means Cigna Life Insurance New Zealand Limited (Cigna), the insurer of Your Policy.

**You, Your or Yourself** means the insured traveller(s) named on the Policy Summary.

**Accidental Death** means death that results solely and directly from an accident and there are no other contributing causes such as an existing medical condition.

An accident is a single, sudden, unintended, external event causing Injury. The Injury must occur independently of any Illness, disease, naturally occurring condition or degenerative process.

**Baggage** means Your luggage and personal effects, and documents (including travel tickets, passports, drivers licences and similar personal, non-negotiable documents and travel documents).

If You have purchased a business extension traveller's samples, property of Your company, business samples and tools of Your trade are also covered as Baggage.

**Changes in Your Health** means:

- any deterioration of a Covered Condition after You buy Your Policy and before the start date of Your Trip.
- any Illness or Injury that You have after You buy Your Policy and before the start date of Your Trip.

If You don't tell Us of any Changes in Your Health before You start Your Trip You may not have cover under Your Policy for conditions that have changed (including Covered Conditions) or happen after the date You bought Your Policy.

**Child or Children** means a child or children less than 16 years of age (or up to and including 20 if in full time education and financially dependent on You) belonging to either You, Your Spouse or partner (including legally adopted or fostered children). They must also be accompanied by an insured adult when travelling.

**Contact Sport** means any sport that allows physical contact with other players, either deliberate or incidental, within the rules of the sport.

**Covered Condition** means:

- an Illness or Injury that You tell Us about when You buy Your Policy, that We have confirmed in writing is covered, and if required, an additional premium has been paid.
- an Illness or Injury that first occurs after You arrange Your Policy but before the start date of Your Trip, which You have told Us about, We have confirmed in writing is covered and if required, an additional premium has been paid.

**Depreciation** means the original value minus a reasonable rate determined by Us based on the age of the item.

**Excess** means the amount of any claim You are responsible for. This amount will be deducted from any claim payment.

**Financial Collapse** means any service provider that You are relying on for Your Trip that:

- is not able to pay its debts as they fall due for payment in the ordinary course of business
- stops normal business operations
- has not paid another service provider whose services You are relying on
- is placed in administration, receivership or liquidation
- is subject to statutory management

**Hazardous Activities** means any of the below, but is not limited to:

<b>Covered</b>	<b>Covered if professionally organised and supervised plus You wear appropriate safety equipment and take safety precautions</b>	<b>Not Covered</b>
Aerobics	Abseiling	Base Jumping
Badminton	Archery	Big Game Hunting
Baseball	Banana Boating	BMX Stunt Riding
Basketball	Black Water Rafting	Bouldering
Boogie Boarding	Bungee Jumping	Boxing
Bowls	Camel/Elephant Riding	Canyoning
Cricket	Canoeing/Kayaking (no white water rafting)	Caving/Pot Holing
Croquet	Clay Pigeon Shooting	Coasteering
Curling	Fencing	Cycle Racing
Cycling (no racing)	Flotilla Sailing (with professional leader)	Flying (except as a fare paying passenger – see also general exclusions)
Fishing	Go Karting	Free/High Diving
Golf	Gymnastics	Gliding
Hiking/Trekking/Tramping (under 4000m)	Hiking/Trekking/Tramping (between 4000m - 6000m)	Hang Gliding
Ice Skating	Horse Riding (no Jumping)	Hiking/Trekking/Tramping (over 6000m)
Jogging	Hot Air Ballooning	Horse Jumping/Hunting
Marathon Running	Indoor Rock Climbing (with belays)	Judo/Karate/Martial Arts
Mountain Biking (on recognised routes)	Jet Skiing	Kite Surfing
Sailing (within territorial waters)	Paint Balling	Lacrosse
Scuba Diving (as a certified diver down to a maximum of 30m)	Parascending over water	Microlighting
Skiing/Snowboarding (on piste)	Pony Trekking	Mountaineering
Snorkelling	River Tubing (no white water)	Organised Team Sports (i.e. tournament, sports club related)
Softball	Safari (if organised and with professional guide, and in vehicle)	Parachuting
Squash	Scuba Diving (non certified, to a maximum depth of 18m under supervision)	Paragliding
Surfing	Shooting (not big game)	Parascending (over land)
Swimming	Sleigh riding (as a passenger)	Participation in competitions unless otherwise agreed by Us
Table Tennis	Swimming with dolphins	Polo
Tennis	Trampolining	Professional/Semi Professional Sports or event
Ten Pin Bowling	Water Skiing (no jumping)	Quad Biking
Volleyball	White Water Rafting	Rock Climbing
Walking	Zip lining/Zip wiring	Sailing (outside territorial waters)
Water Polo	Zorbing	Scuba Diving (below 30m)
		Shark Diving
		Skiing/Snowboarding (off piste)
		Skydiving
		Tomb Stoning
		Track Days involving motor vehicles including motorcycles
		Water Ski Jumping
		Weightlifting
		Wrestling

The purpose of this list is to capture the most common activities undertaken during a Trip, it is not exhaustive and if You are in doubt please contact Us on **0800 881 675**.

**Hazardous Work** means work in high risk locations or involving dangerous activities.

This includes but is not limited to:

- working underground or underwater (this includes mining and scuba diving)
- working at sea (this includes work on fishing vessels and oil rigs)
- working at altitude (this includes piloting or crewing aircraft)
- working at heights (this includes construction above ground level, roofing and window cleaning)
- work involving the use of toxic substances or explosives

**Human Pandemic Illness** means an illness that has a pandemic alert, advisory guideline, notification, declaration or other similar publication issued by the New Zealand Government or the World Health Organisation.

**Illness** means any sickness or disease that starts during Your Cover Period as it appears in Your Policy Summary.

**Immediate Family** means Your Spouse, fiancé, fiancée, parent, sibling, child, stepchild, foster child, grandparent, grandchild, parent-in-law, brother and sister-in-law, son-in-law and daughter-in-law.

**Injury** means an injury caused solely and directly by accidental, visible and external means, that happens during Your Cover Period.

**Material Information** means all the relevant information that We needed in order to decide the terms relating to Your Policy or a claim. It includes, but is not limited to; information about Your health and medical history.

**Medical Expenses** means reasonable and necessary expenses incurred by You overseas for hospital, medical, surgical, nursing home or other attention or treatment given or prescribed by a registered medical practitioner, excluding dental treatment (except as provided under Emergency Dental Treatment).

For the purpose of this definition, 'reasonable and necessary expenses' are the expenses incurred for the standard level of hospital, medical, surgical, nursing home or other attention or treatment given in the country You are in. We will determine whether expenses are reasonable and necessary based on all relevant information.

**Policy** means this document, Your Policy Summary and Your application details.

**Policy Owner** means the person, named on Your Policy Summary, who took out this Policy.

**Policy Summary** means the summary sent to You with this document that shows the details specific to Your Policy.

**Pre-existing Condition** means any illness, injury or medical condition during the two years prior to the Policy start date, whether diagnosed or not that:

- You have been or are being treated for or sought any medical advice for; or
- You were/are aware You had; or
- You have/had signs or symptoms; or
- For which a reasonable person would have sought medical advice or treatment.

**Professional Sport** means sport for which You may receive payment for Your performance.

**Public Place** means any area that the public has access to including but not limited to the foyers and grounds of Your accommodation, pools, restaurants, bars, night clubs, shops, markets, public toilets, beaches, airports, railway stations, bus terminals, taxi stands, and wharves.

**Remote Area** means any area with limited or no telecommunications or medical services.

**Rental Vehicle** means a sedan, hatchback, station wagon, four-wheel drive, mini bus, people mover or motor home designed to carry no more than 8 people including the driver, or a moped or motorcycle with a maximum engine capacity of 200cc, rented by You from a licensed Rental Vehicle company.

**Scheduled Transport** means air, rail, sea and/or road transport operated by an established and licensed passenger carrying service operator, tour operator or public transport service, in each case providing regular, scheduled transport for fare paying passengers.

**Specified Item** means laptops, cameras, watches, jewellery and other items You have specified on Your Policy. The specified value of each item includes all accessories (i.e. battery chargers, cables, camera lenses etc).

**Spouse** means the person:

- that You are legally married to, or are in a civil union with
- that You live with in a relationship equivalent to marriage (whether of the same or opposite gender) and You have continuously lived with them for at least 3 months before the start date of Your Trip.

**Stolen Passport** means Your passport has been taken from You, dishonestly and without claim of right, with the intent of depriving You permanently of that document.

**Travelling Companion** means each person, not named on Your Policy Summary that You are travelling with, whose situation affects Your travel and who Your travel depends on.

**Trip** means Your time away from New Zealand. This period starts when You leave Your home in New Zealand and ends when You arrive back in New Zealand.

**Unattended** means:

- not on Your person or under Your control at the time of the loss, theft or damage
- left in a place where it can be taken without Your knowledge (including on the beach or beside the pool while You swim)
- left in a place where You are unable to prevent it from being unlawfully taken.

**War** means any war, whether declared or not, or any warlike activities including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial or religious ends.

## 7. If You need to make a complaint

If You have a complaint We are happy to discuss it. Please contact Us in the first instance and Our Customer Service team will do their best to resolve Your issue straight away. However, if they can't sort out the issue, Our dedicated Customer Resolution Manager will personally take on Your case.

Also, Cigna is a member of the Insurance and Financial Services Ombudsman (IFSO) scheme, a free, independent service which can help settle any dispute You are unable to resolve with Us.

Any dispute or action relating to Your Policy will be determined in accordance with New Zealand law.

### IFSO contact details

Post **P O Box 10 845, Wellington 6143**

Phone **0800 888 202**

Email **info@ifso.nz**

Website **www.ifso.nz**

## 8. About Cigna

Cigna New Zealand is a leading specialist provider of insurance products and services including life insurance, funeral insurance, income protection insurance, accidental death insurance, serious illness insurance and travel insurance.

We've been operating in New Zealand for nearly a century, and protect more than 500,000 New Zealanders with Our insurance policies.

We are part of Cigna Corporation, a Fortune 500 company and one of the world's largest publicly-owned companies.

A copy of Cigna's latest financial statements is available on request.

### Privacy

Any details You provide will be held securely by Cigna for the purpose of providing You with quotations and information about Cigna products and services. Your details will never be disclosed to third parties, except for purposes of setting up and administering any policy You wish to take out. From time to time, Cigna may contact You with information about products and services, which it feels may be of interest to You. Under the Privacy Act 1993 You have the right of access to and correction of personal information provided by You.

In this section "You" refers to the insured travellers and the premium payer.

For more information on Our Privacy Policy please refer to Our full Privacy Statement at [www.cigna.co.nz/privacy](http://www.cigna.co.nz/privacy) or contact Us on **0800 881 675**.



## 9. Cigna's Financial Strength

Cigna Life Insurance New Zealand Limited has an A (Excellent) financial strength rating which was given by A.M. Best Company Inc.

The rating scale is:

Secure			Vulnerable		
A++	A+	Superior	B	B-	Fair
A	A-	Excellent	C++	C+	Marginal
B++	B+	Good	C	C-	Weak
			D		Poor
			E		Under regulatory Supervision
			F		In Liquidation
			S		Suspended

For more rating information visit

[www.ambest.com/ratings/guide.pdf](http://www.ambest.com/ratings/guide.pdf)

## 10. Contact Us

Phone **0800 881 675**

Email **contactus.nz@cigna.com**

for general information about Your Policy such as premiums and address changes

**complaintsandquality.nz@cigna.com**

to make a complaint

**travelclaims@cigna.com**

to request a claim form or ask any questions related to a claim

Letter **Cigna Life Insurance**

**P O Box 24031**

**Manners Street**

**Wellington 6142**

Fax **04 470 9152**

